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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/629,784	07/29/2003	W. Jeffrey Knowles	670744.00005	7791
26707 7590 11/01/2007 QUARLES & BRADY LLP RENAISSANCE ONE TWO NORTH CENTRAL AVENUE PHOENIX, AZ 85004-2391			EXAMINER FIELDS, BENJAMIN S	
			ART UNIT 4132	PAPER NUMBER
			MAIL DATE 11/01/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/629,784	Applicant(s) KNOWLES ET AL.	
	Examiner BENJAMIN S. FIELDS	Art Unit 4132	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 20 November 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____. |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>See Continuation Sheet</u> . | 6) <input type="checkbox"/> Other: ____. |

Continuation of Attachment(s) 3). Information Disclosure Statement(s) (PTO/SB/08), Paper No(s)/Mail Date :29 July 2003 & 12 September 2005.

DETAILED ACTION

Specification

1. The abstract of the disclosure is objected to due to its length. Appropriate correction is required. See MPEP § 608.01(b).
2. The incorporation of essential material in the specification by reference to an unpublished U.S. application, foreign application or patent, or to a publication is improper. Applicant is required to amend the disclosure to include the material incorporated by reference, if the material is relied upon to overcome any objection, rejection, or other requirement imposed by the Office. The amendment must be accompanied by a statement executed by the applicant, or a practitioner representing the applicant, stating that the material being inserted is the material previously incorporated by reference and that the amendment contains no new matter. 37 CFR 1.57(f). The attempt to incorporate subject matter into this application by reference to "copending U.S. Patent Application" is ineffective because there is no application number to designate the reference to the copending application in review (Please see Specification, Page 1, Paragraph 1 of the instant application).

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Dunn et al. (US Pat. No. 5,134,564), [hereinafter Dunn].

Referring to Claim 1: Dunn shows a method of reconciling financial transactions (Dunn: Abstract), comprising: receiving a first statement of financial transactions generated according to a first set of rules (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); providing a second statement using a second set of rules consistent with the first set of rules used to generate the first statement (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); and comparing the second statement to the first statement to identify discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 2: Dunn discloses a method, wherein the step of comparing the second statement to the first statement includes comparing a first value from the first statement with a second value from the second statement to determine a difference between the first value and the second value (Dunn: Column 3, Lines 50-65; Column 6, Lines 55-60//The system of Dunn determines the difference between the two statements within//).

Referring to Claim 3: Dunn teaches a method, wherein the step of comparing the second statement to the first statement further includes identifying causation of the discrepancy between the first statement and the second statement (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 4: Dunn discusses a method, wherein the step of identifying causation of the discrepancy between the first statement and the second statement includes evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 5: Dunn shows a method further including instituting correction action upon identifying discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 6: Dunn discloses a method, wherein the first statement is received from a credit card association (Dunn: Column 1, Lines 55-64; Column 3, Lines 25-52//The system of Dunn is capable of receiving transaction from various means, one of which is a credit card affiliate/association//).

Referring to Claim 7: Dunn teaches a method, wherein the second set of rules is compiled from the first set of rules such that the second statement simulates the first

statement and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Referring to Claim 8: Dunn discusses a method, wherein the second statement is generated by a third party service provider (Dunn: Column 3, Lines 41-51//Dunn discloses a 'third party' vendor which can generate a secondary statement//).

Referring to Claim 9: Dunn shows a method, wherein the second statement is generated on a per transaction basis (Dunn: Column 3, Lines 41-60//The system of Dunn teaches that, without an original 'first statement', there could not be a secondary statement which are compared to be reconciled – in effect, the generation occurs on a per transaction basis//).

Referring to Claim 10: Dunn discloses a method of performing account reconciliation of financial transactions, comprising: receiving a first statement of financial transactions generated according to a first set of rules (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); providing a second statement using a second set of rules (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); comparing the second statement to the first statement to identify discrepancy between the first statement and the second statement (Dunn:

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Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two//); and determining causation of the discrepancy between the first statement and the second statement (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to 'causation' the discrepancy within the system occurred//).

Referring to Claim 11: Dunn teaches a method, wherein the step of comparing the second statement to the first statement includes comparing a first value from the first statement with a second value from the second statement to determine a difference between the first value and the second value (Dunn: Column 3, Lines 50-65; Column 6, Lines 55-60//The system of Dunn determines the difference between the two statements within//).

Referring to Claim 12: Dunn discusses a method, wherein the step of determining causation of the discrepancy between the first statement and the second statement includes evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 13: Dunn shows a method further including instituting correction action upon identifying discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 14: Dunn discloses a method, wherein the second set of rules is consistent with and compiled from the first set of rules such that the second statement simulates the first statement and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Referring to Claim 15: Dunn teaches a method, wherein the second statement is generated on a per transaction basis (Dunn: Column 3, Lines 41-60//The system of Dunn teaches that, without an original 'first statement', there could not be a secondary statement which are compared to be reconciled – in effect, the generation occurs on a per transaction basis//).

Referring to Claim 16: Dunn discusses a credit card processing system comprising a data processing center having a communication link to a credit card association (Dunn: Abstract; Column 1, Lines 55-64; Column 3, Lines 25-52; Column 5, Line 55-Column 6, Line 4//The system of Dunn is capable of receiving transaction from various means, one of which is a credit card affiliate/association//) to receive a first statement of credit card transactions generated using a first set of rules, wherein the data processing center generates a second statement using a second set of rules consistent with the first set of rules used to generate the first statement and compares the second statement to the first statement to identify discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 41-50, 50-53//Dunn

teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 17: Dunn shows a credit card processing system, wherein the data processing center identifies causation of the discrepancy between the first statement and the second statement (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 18: Dunn discloses a credit card processing system, wherein the data processing center identifies the causation of the discrepancy between the first statement and the second statement by evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 19: Dunn teaches a credit card processing system, wherein the data processing center recommends correction action upon identifying discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 20: Dunn discusses a credit card processing system, wherein the second set of rules is compiled from the first set of rules such that the second statement simulates the first statement and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation

system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Referring to Claim 21: Dunn shows a computer based system for reconciling financial transactions, comprising: means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) receiving a first statement of financial transactions generated according to a first set of rules (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); means for providing a second statement using a second set of rules consistent with the first set of rules used to generate the first statement (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); and means for comparing the second statement to the first statement to identify discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 22: Dunn discloses a computer based system further including means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) identifying causation of the discrepancy between the first statement and the second statement (Dunn: Column 3, Line 65-

Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 23: Dunn teaches a computer based system further including means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) instituting correction action upon identifying discrepancy between the first statement and the second statement (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 24: Dunn discusses a computer based system (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a computerized system and method for reconciliation//), wherein the second set of rules is compiled from the first set of rules such that the second statement simulates the first statement and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


Chancey et al. (US Pat. No. 5,842,185) teach a method and system for electronically tracking financial transactions.

Any inquiry concerning this communication should be directed to Benjamin S. Fields at telephone number 571.272.9734. The examiner can normally be reached Monday through Thursday, 9am to 7pm. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Khoi Tran can be reached at (571) 272-6919. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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13 October 2007



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